

# Terms & Conditions

**Effective Date:** September 29, 2025

**Business Name:** Karlie Henderson

These Terms & Conditions ("Terms") govern your use of products, courses, and services ("Products") offered by Karlie Henderson ("company", "we", or "us"). By purchasing, downloading, or accessing our Products, you agree to these Terms.

---

## 1. Eligibility

You must be 18 years or older and legally capable of entering into a binding contract.

---

## 2. Intellectual Property

All content, including audio training, PDFs, templates, graphics, and written material, is the intellectual property of Karlie Henderson.

- You are granted a limited, personal license to use Products for your own business or personal use.
  - You may not reproduce, resell, share, or distribute our content without written permission.
- 

## 3. License & Restrictions

Your purchase grants you access for your own use only. Unauthorized resale, distribution, or transfer is prohibited.

---

## 4. Educational Disclaimer

Our Products are for educational purposes. We do not provide legal, medical, tax, or financial advice. You are responsible for your own decisions and results.

---

## **5. Testimonials & Income Disclaimers**

Testimonials reflect individual experiences and do not guarantee results. Any income or success stories shared are examples only. Your results depend on your own actions and circumstances.

---

## **6. Assumption of Risk**

You acknowledge that entrepreneurship and business growth carry inherent risks. You are solely responsible for your results.

---

## **7. Refund Policy**

All sales are final. We do not issue refunds or exchanges, except as required by Canadian consumer protection laws.

---

## **8. Limitation of Liability**

To the fullest extent permitted by law, Karlie Henderson is not liable for indirect, incidental, or consequential damages.

Our total liability is limited to the amount paid for the applicable Product.

---

## **9. Indemnification**

You agree to indemnify and hold harmless Karlie Henderson from any claims or damages arising from your use of Products or violation of these Terms.

---

## **10. Contractors & Third Parties**

We may engage contractors or third-party providers to assist in delivering our Products. They are bound by confidentiality and will only access your data as required to perform their role.

---

## 11. Termination of Access

We reserve the right to suspend or revoke access to any Product if you violate these Terms. No refunds will be issued.

---

## 12. Governing Law

These Terms are governed by the laws of Ontario and the federal laws of Canada. International users are also subject to applicable local laws.

---

## 13. International Users (GDPR Compliance)

If you are located in the European Union, you are entitled to the rights outlined in the GDPR, including access, rectification, deletion, and withdrawal of consent.

---

## 14. Modifications

We may update these Terms at any time. Updates will be effective immediately upon posting. Continued use constitutes acceptance.

---

### Contact:

For questions about these Terms, email [hello@karliehenderson.com](mailto:hello@karliehenderson.com)